

IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF MARYLAND

SYLVIA E. BOLDEN,

Plaintiff,

v.

Civil Action No. ELH-12-02382

FRANKLIN BANK, SSB, *et al.*,

Defendants.

MEMORANDUM

Plaintiff Sylvia Bolden, who is self-represented, filed a complaint against Franklin Bank, SSB (“Franklin”); GMAC Mortgage, LLC (“GMAC”); Residential Funding Corp. (“Residential Funding”); Mortgage Electronic Registration Systems, Inc. (“MERS”); Wells Fargo Bank, N.A. (“Wells Fargo”); and J.P. Morgan Chase Bank, N.A (“J.P. Morgan Chase”), seeking to quiet title to real property at 9393 Steeple Court in Laurel, Maryland. *See* ECF 1.

On January 18, 2006, Bolden signed a promissory note and entered into a mortgage for the Property with Franklin, the original lender. ECF 1 ¶ 14. Franklin indorsed the note to Residential Funding, and Residential Funding subsequently indorsed it to J.P. Morgan Chase. *See* Note, ECF 4-2 at 27. On August 12, 2012, in default on the loan and facing foreclosure, Bolden filed this action, alleging that her loan was “securitized,” that her debt has been discharged, and that the defendants have no “standing” to enforce the note. *Id.* ¶¶ 27, 32, 34, 36, 38, 40, 43, 45–48.

The defendants moved to dismiss. *See* ECF 4, ECF 8. On January 8, 2013, Judge Blake dismissed Bolden’s claims against GMAC, Residential, MERS, and Wells Fargo, ruling that Bolden did not discharge her debt and thus had no basis to ask for a declaration that she has

unencumbered title to the Property. *See* ECF 14–15. Thereafter, on January 28, 2013, Judge Blake dismissed Bolden’s claim against Franklin on the same grounds. However, due to a conflict of interest, Judge Blake did not rule on the motion of J.P. Morgan Chase. The case was subsequently reassigned to me. ECF 16.

I have reviewed Bolden’s complaint (ECF 1), J.P. Morgan Chase’s Motion to Dismiss (ECF 4), Bolden’s Opposition (ECF 10), as well as J.P. Morgan Chase’s Reply (ECF 12). For the reasons stated in Judge Blake’s Memorandum (ECF 14), and for the reasons stated by Judge Nickerson and Chief Judge Chasanow in addressing similar claims, *see Blum v. Fremont Inv. & Loan*, 2012 WL 2137962 (D. Md. June 12, 2012); *Suss v. J.P. Morgan Chase Bank*, 2010 WL 2733097, at *6 (D. Md. July 9, 2010); *Flores v. Deutsche Bank*, 2010 WL 2719849, at *5 (D. Md. July 7, 2010); *Suss v. J.P. Morgan Chase Bank*, 2009 WL 2923122, at *4 (D. Md. Sept. 10, 2009), I will grant J.P. Morgan Chase’s Motion to Dismiss (ECF 4), as reflected in the accompanying Order.

Date: October 4, 2013

/s/
Ellen Lipton Hollander
United States District Judge